



ATTORNEYS AT LAW

KEATING, MUETHING & KLEKAMP, P.L.L.

1400 PROVIDENT TOWER • ONE EAST FOURTH STREET • CINCINNATI, OHIO 45202-3752
TEL. (513) 579-6400 • FAX (513) 579-6457 • www.kmklaw.com

JAMES E. BURKE
DIRECT DIAL: (513) 579-6429
FACSIMILE: (513) 579-6457
E-MAIL: JBURKE@KMKLAW.COM

October 21, 2003

James R. Whitaker, Esq.
The Provident Bank
600 Provident Tower
One East Fourth Street
Mailstop 860A
Cincinnati, Ohio 45202

John R. Wirthlin, Esq.
The Provident Bank
600 Provident Tower
One East Fourth Street
Cincinnati, Ohio 45202

Mark E. Magee, Esq.
The Provident Bank
One East Fourth Street
Cincinnati, Ohio 45202

Mr. Alvin E. Hucke
6775 Menz Lane
Cincinnati, Ohio 45233

Mr. William R. Hillebrand
2224 Flomar Court
Cincinnati, Ohio 45233

Mr. Joseph J. Tenover
4130 Jamestown Street
Cincinnati, Ohio 45205

Mr. Howard N. Zoellner
1471 Beachmeadow Lane
Cincinnati, Ohio 45238

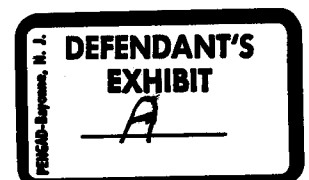
Mr. Kenneth L. Hanauer
3394 Kuliga Park Drive
Cincinnati, Ohio 45248

Mr. Norbert G. Brinker
5656 Bridgetown Road
Cincinnati, Ohio 45248

Mr. Thomas E. McKiernan
6114 Cleves-Warsaw Road
Cincinnati, Ohio 45233

Re: Thiemann, et al. v. OHSL, et al.

Dear Clients:



October 21, 2003

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The Court granted Plaintiffs' Motion to Disqualify KMK as Trial Attorney for Defendants. she stated that, due to the advanced nature of the proceedings, KMK could remain as counsel for all Defendants through the pretrial proceedings (but could not serve as trial counsel) "with the clients' permission." The clients are Provident, the Provident directors, OHSL (now merged into Provident), and the former OHSL directors.

In addition to advising you of this development, we wanted to determine whether or not you will consent to KMK's continued representation of all defendants, at least for some period. If new counsel needs to be brought in as trial counsel, there ultimately will be a new set of lawyers.

We encourage you to seek the assistance of outside counsel, if necessary, to make this determination.

If you are willing to consent to KMK's ongoing representation, please sign the enclosed copy of this and return it in the enclosed, stamped, self-addressed envelope.

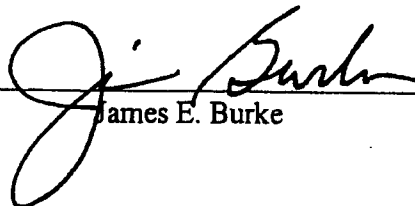
October 21, 2003
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If any of you have any questions or would like to discuss this individually, please let me know.

Sincerely yours,

KEATING, MUETHING & KLEKAMP, P.L.L.

By: _____



James E. Burke

JEB:jlmm

Enclosures

cc: Patrick F. Fischer, Esq. (w/enc.)
Louis F. Gilligan, Esq. (w/enc.)
Daniel J. Donnellon, Esq. (w/enc.)

I consent to the continued representation of Keating, Muething & Klekamp PLL under the circumstances described above.

PROVIDENT FINANCIAL GROUP, INC.

By: _____

THE PROVIDENT BANK

By: _____

OHSL FINANCIAL CORPORATION

By: _____

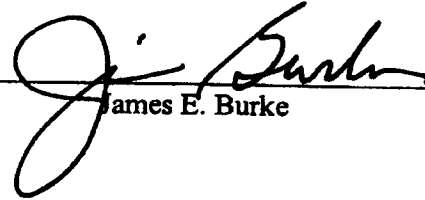
October 21, 2003
Page 3

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Sincerely yours,

KEATING, MUETHING & KLEKAMP, P.L.L.

By: _____



James E. Burke

JEB:jlm

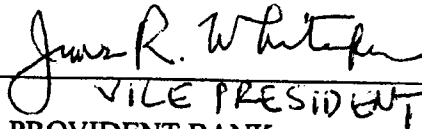
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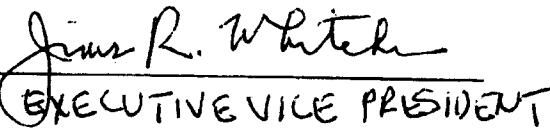
PROVIDENT FINANCIAL GROUP, INC.

By: _____


VICE PRESIDENT

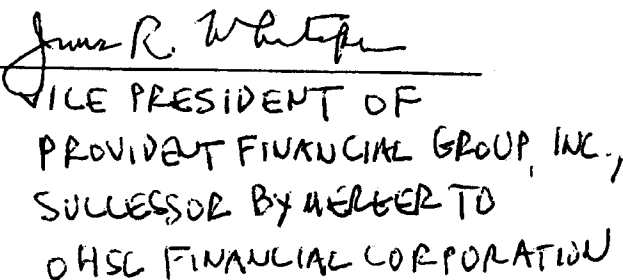
THE PROVIDENT BANK

By: _____


EXECUTIVE VICE PRESIDENT

OHSL FINANCIAL CORPORATION

By: _____


VICE PRESIDENT OF
PROVIDENT FINANCIAL GROUP, INC.,
SUCCESSOR BY MERGER TO
OHSL FINANCIAL CORPORATION

October 21, 2003

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THE BOARD OF DIRECTORS OF
PROVIDENT FINANCIAL GROUP, INC.

By: James R. L. Lister
GENERAL COUNSEL

Norbert G. Brinker

Kenneth L. Hanauer

William R. Hillebrand

Alvin E. Hucke

Thomas E. McKiernan

Joseph J. Tenover

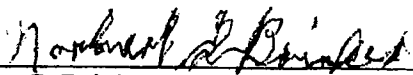
Howard N. Zoellner

October 21, 2003

Page 4

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By: _____

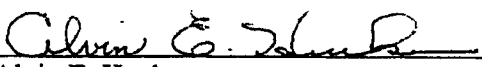


Norbert G. Brinker

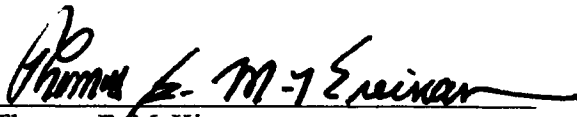
Kenneth L. Hanauer



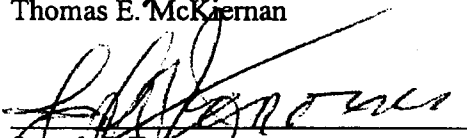
William R. Hillebrand



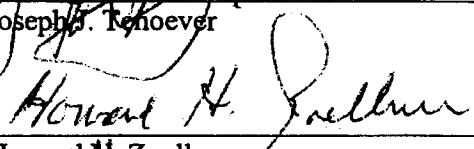
Alvin E. Hucke



Thomas E. McKiernan



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October 21, 2003
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